INFORMATION AND ADVICE SHEET PROVIDED PRIOR TO THE CONCLUSION OF THE CONTRACT "FLEX+"

Information sheet generated by the campsite on behalf of the customer in the context of the possible subscription of a "Flex +" Insurance Contract.

This document is communicated to you in accordance with Articles L112-2 et seq., L513-2 and L521-2 et seq. of the Insurance Code. The information collected from you is necessary for us to advise you on an insurance contract that is consistent with your requirements and needs.

You acknowledge, in accordance with Article L. 521-6 of the Insurance Code, that you have been informed of the possibility that the information and documents relating to the insurance contract may be communicated to you on a durable medium other than paper.

This information and advice sheet does not constitute a commitment on your part and does not commit the insurer. To find out your rights and obligations under the contract, you must refer to the contractual provisions that will be given to you prior to your membership.

YOUR NEED

You are a customer of a campsite and you are going to book a travel service.

In order to protect yourself against the risk of cancellation of your stay, you want to benefit from an insurance guarantee.

In view of your situation and the information provided concerning your wish in terms of insurance, the Insurance Contract "Flex +" presented seems to us to be the solution adapted to your needs.

INFORMATION ON THE INSURANCE CONTRACT

The Flex + contract is a group damage insurance contract:

- **Subscribed by NEAT** (hereinafter referred to as "The Managing Broker" or "Neat"), an insurance brokerage company, SAS with a share capital of €106,032.48, whose registered office is located at 16 Place des Quinconces, 33000 Bordeaux, registered with the Bordeaux Trade and Companies Register under number 913 676 581 and with ORIAS under number 22004644 - Intra-community VAT number: FR69913676581 - Professional Civil Liability and Financial Guarantee in accordance with Articles L 512-6 and L 512-7 of the Insurance Code.

- **With the Insurer Helvetia Global Solutions Ltd** (hereinafter referred to as "the Insurer" or "Helvetia"), a public limited company incorporated under Liechtenstein law with its registered office at Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein, registered in the Commercial Register of the Principality of Liechtenstein under number FL-0002.191.766-9, authorised as an insurance undertaking by the Financial Market Supervisory Authority of the Principality of Liechtenstein (FMA) Liechtenstein). Helvetia is authorised to carry out insurance activities in France under the freedom to provide services, notified to the ACPR (Refassu ID: 224324). Helvetia is subject to the supervision of FMA Liechtenstein, Landstrasse 109, Postfach 279, 9490 Vaduz, Principality of Liechtenstein.

- **Distributed by NEAT's partner distributor campsite.**

NEAT manages memberships and claims by delegation of Helvetia.

The Contract is presented by the campsite and its duly authorised staff who have signed a sub-delegation of distribution contract with NEAT.

The Contract is subject to the applicable French regulations.

NEAT and Helvetia (as an insurance company acting in France under the freedom to provide services) are subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest CS 92549 75436 Paris Cedex 09.
In the context of the performance of this contract, NEAT is remunerated on the basis of commissions, i.e. remuneration included in the insurance premium, calculated on the basis of qualitative criteria, so as not to harm the interests of the clients.

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TABLE OF BENEFITS

INSURANCE GUARANTEES	LIMITS AND DEDUCTIBLES
CANCELLATION WITH JUSTIFICATION	**Maximum 5000 € per person and 30 000 € per event. No deductible in the event of cancellation for medical reasons. For cancellation, in the event of loss of identity papers or cancellation of paid leave by the employer, a 25% deductible will be applied. For other reasons, a deductible of 15 euros per file.**
CANCELLATION WITHOUT JUSTIFICATION	**Reimbursement of cancellation costs up to a limit of €5000 per claim. Deductible of 30% of the total amount of the stay.**
CHANGE FEES	**Coverage up to a maximum of €2,000 per person and €10,000 per event.**
LATE ARRIVAL	**Refund of Services unused land on a pro-rata basis for the rental, with a maximum of €4,000 per rental or pitch, up to a limit of €25,000 per event. Deductible: 1 day.**
RENTAL DAMAGE	**Reimbursement of damages up to a limit of €800 per claim. Deductible and trigger threshold of the guarantee: €60.**
INTERRUPTION OF STAY FEES	**Refund of Services unused on a pro rata temporis basis, including Possible costs cleaning of the rental, in case of premature return. Coverage up to a maximum of €4,000 per person and €25,000 per event. Franchise : 1 jour.**
REPLACEMENT VEHICLE following a breakdown, a material accident or a theft during the stay.	**Replacement vehicle of equivalent category to Vehicle immobilized for a maximum of 3 consecutive days**
FORGETTING A PERSONAL ITEM IN THE RENTAL : Reimbursement of the cost of sending a personal item forgotten in the rental	**Coverage of the return of a single object, up to a maximum of €150 per file.**
VETERINARY CARE AND DOG ASSISTANCE COSTS CAT, including: ✓ Advice and alert of the competent bodies in the event of a runaway/disappearance ✓ Recovery Fees ✓ Rabies testing costs (in the event of a disappearance in the abroad)	**Catch in Charging of 2 maximum veterinary consultations per stay, up to a limit of €250 for all Costs and Assistance guarantees.**

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INFORMATION ON MANAGING CLAIMS RELATED TO YOUR INSURANCE CONTRACT

In the event of disagreement or dissatisfaction with the implementation of your insurance contract, we invite you to let NEAT know by calling 05 **54 54 25 22** (Service reachable from 10 a.m. to 12 p.m. and from 2 p.m. to 4 p.m.) or by writing to **reclamation@neat.eu**.

If you are not satisfied with the answer you receive, you can send a letter (mentioning the references of the file concerned and attaching a copy of any supporting documents) to:

complaints-hgs@helvetia.com

Helvetia undertakes to acknowledge receipt of your letter within 10 working days. It will be processed within 2 months at most.

If the disagreement persists, you can refer the matter to the Insurance Mediation by post at the following address:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09
http://www.mediation-assurance.org

The opinion of the insurance mediator is not binding on the parties, who are free to accept or reject the proposed solution and to refer the matter to the competent court.

The provisions of this paragraph shall be without prejudice to other legal remedies.

WAIVER IN THE EVENT OF MULTI-INSURANCE

Appendix to Article A. 112-1 of the Insurance Code:

> You have the right to withdraw from this contract for a period of thirty (calendar) days from its conclusion, without costs or penalties. However, if you benefit from one or more insurance premiums offered to you, so that you do not have to pay a premium over one or more months at the beginning of the contract, this period only runs from the payment of all or part of the first premium.
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> The exercise of the right of cancellation is subject to the following four conditions: 1°
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> You have taken out this contract for non-professional purposes;
>
> 2° This contract is in addition to the purchase of a good or service sold by a supplier; 3° The
>
> contract you wish to renounce has not been fully performed;
>
> 4° You have not declared any claim covered by this contract.
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> In this situation, you can exercise your right to withdraw from this contract by letter or any other durable medium addressed to the insurer of the contract. The insurer is required to reimburse you for the premium paid within thirty days of your waiver.
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> In addition, to avoid overlapping insurance, you are invited to check that you are not already the beneficiary of a guarantee covering one of the risks covered by the contract you have taken out.

Sample Waiver Letter :

"I, the undersigned, (Last name, first name and address), declare that I renounce my membership of the FLEX+ guarantee. Done on (Date and Place), Signature".

When you exercise your right to cancel, the Insurer is required to reimburse, if applicable, the amount of the premium paid within 30 days from the date of exercise of the right of cancellation.

However, the full premium remains due to the Insurer if you exercise your right of cancellation while a claim involving the coverage of the contract has occurred during the 30-day cancellation period.

Please note: The right of cancellation does not apply to short-term travel or baggage insurance policies or similar insurance policies with a duration of less than one month.